

Certificate Number: 02114-pr-de-013418891

Bankruptcy Case Number: 0901507



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on 12/23/10, at 04:02 o'clock PM EST, Marggie D Rodriguez Perez completed a course on personal financial management given by Internet by CredAbility, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District Of Puerto Rico.

Title: Bankruptcy Program Manager

Date: 12.23.10

By: /s/Ben Linton